United States Bankruptcy Court

Eastern District of Pennsylvania

In re: Case No. 20-14792-pmm

Mary Agnes Steele   Chapter 13

    Debtor

CERTIFICATE OF NOTICE

District/off: 0313-4	User: admin	Page 1 of 2
Date Rcvd: Feb 14, 2024	Form ID: 3180W	Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol   **Definition**

+   Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2024:

Recip ID		Recipient Name and Address
db	+	Mary Agnes Steele, 614 Sioux St., Bethlehem, PA 18015-2847
14582399	+	PEOPLE FIRST CU, Ra Rogers Inc, P.O. Box 3302, Crofton, Crofton, MD 21114-0302

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+	Email/Text: taxclaim@countyofberks.com	Feb 15 2024 00:31:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+	Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 15 2024 00:31:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14583150	+	EDI: BASSASSOC.COM	Feb 15 2024 05:21:00	Accelerated Inventory Mgt. LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
14573950	+	EDI: BANKAMER2	Feb 15 2024 05:21:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14575449		EDI: JPMORGANCHASE	Feb 15 2024 05:21:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
14575848	+	Email/Text: RASEBN@raslg.com	Feb 15 2024 00:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14575770	+	Email/Text: bankruptcyteam@quickenloans.com	Feb 15 2024 00:31:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
14583801	+	EDI: AIS.COM	Feb 15 2024 05:21:00	Synchrony Bank, by AIS InfoSource, LP, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
14571272		Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 15 2024 00:35:34	U.S. Department of Housing and Urban Development, The Wanamaker Building, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3380

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2024   Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	
	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
DENISE ELIZABETH CARLON	
	on behalf of Creditor QUICKEN LOANS LLC bkgroup@kmllawgroup.com
MARK A. CRONIN	
	on behalf of Creditor QUICKEN LOANS LLC bkgroup@kmllawgroup.com
MICHAEL PATRICK FARRINGTON	
	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmllawgroup.com
PATRICK J. BEST	
	on behalf of Debtor Mary Agnes Steele patrick@armlawyers.com hannah@armlawyers.com;3956@notices.nextchapterbk.com
ROLANDO RAMOS-CARDONA	
	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	
	ECFMail@ReadingCh13.com
United States Trustee	
	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1   Mary Agnes Steele

First Name   Middle Name   Last Name

Social Security number or ITIN   xxx–xx–1671

EIN   _ _–_ _ _ _ _ _ _

Debtor 2
(Spouse, if filing)   First Name   Middle Name   Last Name

Social Security number or ITIN   _ _ _ _

EIN   _ _–_ _ _ _ _ _ _

United States Bankruptcy Court   Eastern District of Pennsylvania

Case number: 20–14792–pmm

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary Agnes Steele
aka Mary A Steele

2/14/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

♦ debts that are domestic support obligations;

♦ debts for most student loans;

♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.